

**Information to identify the case:**

Debtor 1 Azhar H. Chaudhry  
First Name Middle Name Last Name  
Debtor 2 \_\_\_\_\_  
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7774**  
EIN ---  
Social Security number or ITIN ---  
EIN ---

United States Bankruptcy Court **Northern District of Illinois**

Case number: **16-16273**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1141(d)(5) is granted to:

Azhar H. Chaudhry

August 31, 2018

**For the court:** Jeffrey P. Allsteadt, Clerk  
United States Bankruptcy Court

### Explanation of Bankruptcy Discharge in an Individual Chapter 11 Case

This order does not close or dismiss the case.

#### **Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### **Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 11 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### **Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;

**For more information, see page 2 >**

- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of an individual chapter 11 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Northern District of Illinois

In re:  
 Azhar H. Chaudhry  
 Debtor

Case No. 16-16273-PSH  
 Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0752-1

User: moneal  
 Form ID: 3180RI

Page 1 of 2  
 Total Noticed: 44

Date Rcvd: Aug 31, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 02, 2018.

db  
 24527740 +Azhar H. Chaudhry, 7555 Sholer Avenue, Bridgeview, IL 60455-1253  
 24527742 +Adeeba Sarwar, 240 Lee St, Mount Prospect, IL 60056-2753  
 +Bank of America, c/o Northstar Location Services, 4285 Genesee Street,  
 Cheektowaga, NY 14225-1943  
 24527744 +Carmen D. Caruso Law Firm, 77 West Washington Street, Suite 1900, Chicago, IL 60602-3175  
 24527746 +Chase Mtg, P.O. Box 24696, Columbus, OH 43224-0696  
 24527747 +ComEd Bill Payment Center, P.O. Box 6111, Carol Stream, IL 60197-6111  
 24527749 +DineEquity, Inc., c/o Nicole Durham-Mallory, 450 N. Brand Blvd., 7th Floor,  
 Glendale, CA 91203-2346  
 24755585 +IHOP Restaurants, LLC and related entities, Robert E. Richards, Dentons US LLP,  
 233 S Wacker Dr Suite 5900, Chicago, IL 60606-6404  
 24527754 +International House of Pancakes LLC, Robert King, c/o Dentons,  
 233 South Wacker Drive, Suite 5900, Chicago, IL 60606-6361  
 24527755 +International House of Pancakes LLC, c/o General Counsel, 525 N. Brand Blvd., Third Floor,  
 Glendale, CA 91203-3991  
 24527756 +JPM Chase, P.O. Box 24696, Columbus, OH 43224-0696  
 24775828 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn Correspondence Mail,  
 700 Kansas Lane, Monroe LA 71203-4774  
 24783408 +JPMorgan Chase Bank, N.A., Chase Records Center, Attn: Correspondence Mail,  
 Mail Code LA4-5555, 700 Kansas Lane, Monroe LA 71203-4774  
 24783381 +JPMorgan Chase Bank, N.A., Chase Records Center, Mail Code LA4-5555, 700 Kansas Lane,  
 Monroe LA 71203-4774  
 26100409 JPMorgan Chase Bank, National Association, c/o Manley Deas Kochalski LLC, P.O. Box 165028,  
 Columbus, OH 43216-5028  
 24598292 +Lucky # 5409 Inc, 7240 W 79th Street, Bridgeview, IL 60455-1527  
 24527759 +MCSI Inc., P.O. Box 327, Palos Heights, IL 60463-0327  
 24527758 +McLane Food Service, Inc., 2085 Midway Road, Carrollton, TX 75006-5063  
 24642039 +McLane Foodservice, Inc., Jonathan T. Edwards, Alston & Bird LLP,  
 1201 W Peachtree Street, Suite 4900, Atlanta, GA 30309-3466  
 24527761 +Merchants Credit Guide, 223 West Jackson Blvd, Suite 4, Chicago, IL 60606-6914  
 24527762 #+Merle L Royce II Law, 70 W. Madison St. #2100, Chicago, IL 60602-4253  
 24527763 +Nicor Gas, P.O. Box 5407, Carol Stream, IL 60197-5407  
 24598293 +Ron Matin/Empire Restaurant Group, 10205 Mulberry Lane Suite H, Bridgeview, IL 60455-6000  
 24527764 +The Chicagoland & Suburban Law Firm, 248 S Marion St, Suite 104, Oak Park, IL 60302-3163  
 24771070 +The Chicagoland & Suburban Law Firm, P.C., 248 S. Marion St., # 104,  
 Oak Park, IL 60302-3163  
 24775212 +The Chicagoland & Suburban Law Firm, P.C., 248 S. Marion, # 104, Oak Park, IL 60302-3163

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

24612462 EDI: BECKLEE.COM Sep 01 2018 04:33:00 American Express Bank FSB, c/o Becket and Lee LLP,  
 PO Box 3001, Malvern PA 19355-0701  
 24612587 EDI: BECKLEE.COM Sep 01 2018 04:33:00 American Express Centurion Bank,  
 c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
 24527741 +EDI: AMEREXPR.COM Sep 01 2018 04:33:00 Amex, P.O. Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 24687028 +E-mail/Text: brian@bitlaw.org Sep 01 2018 00:56:05 Brian Ira Tanenbaum, Esq.,  
 Law Offices of Brian Ira Tanenbaum, 2970 Maria Ave., Suite 207, Northbrook, IL 60062-2024  
 24687022 +E-mail/Text: brian@bitlaw.org Sep 01 2018 00:56:05 Brian Ira Tanenbaum, Ltd.,  
 Law Offices of Brian Ira Tanenbaum, 2970 Maria Ave., Suite 207, Northbrook, IL 60062-2024  
 24527743 EDI: CAPITALONE.COM Sep 01 2018 04:34:00 Capital One Bank USA, 15000 Capital One Dr,  
 Richmond, VA 23238  
 24588963 EDI: CAPITALONE.COM Sep 01 2018 04:34:00 Capital One Bank (USA), N.A.,  
 by American InfoSource LP as agent, PO Box 71083, Charlotte, NC 28272-1083  
 24527745 +EDI: CHASE.COM Sep 01 2018 04:33:00 Chase Card, P.O. Box 15298,  
 Wilmington, DE 19850-5298  
 24713426 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Sep 01 2018 00:56:40  
 Commonwealth Edison Company, 3 Lincoln Center, Attn: Bankruptcy Department,  
 Oakbrook Terrace, IL 60181-4204  
 24527750 EDI: DISCOVER.COM Sep 01 2018 04:33:00 Discover Financial Services LLC, P.O. Box 15316,  
 Wilmington, DE 19850  
 24527748 +EDI: IRS.COM Sep 01 2018 04:34:00 Department of the Treasury, Internal Revenue Service,  
 P.O. Box 7346, Philadelphia, PA 19101-7346  
 24568510 +EDI: DISCOVER.COM Sep 01 2018 04:33:00 Discover Bank, Discover Products Inc,  
 PO Box 3025, New Albany, OH 43054-3025  
 24527751 E-mail/Text: bknotice@ercbpo.com Sep 01 2018 00:55:51 Enhanced Recovery Corp.,  
 8014 Bayberry Road, Jacksonville, FL 32256-7412  
 24527752 +E-mail/Text: des.claimantbankruptcy@illinois.gov Sep 01 2018 00:56:45  
 Ill Dept of Employment Security, Benefit Payment Control Division, P.O. Box 4385,  
 Chicago, IL 60680-4385  
 24527753 +E-mail/Text: rev.bankruptcy@illinois.gov Sep 01 2018 00:55:35  
 Illinois Department of Revenue, Bankruptcy Section, P.O. Box 64338,  
 Chicago, IL 60664-0291  
 24527757 +E-mail/Text: brian@bitlaw.org Sep 01 2018 00:56:05 Law Offices of Brian Ira Tannenbaum,  
 2970 Maria Avenue, Suite 207, Northbrook, IL 60062-2024

District/off: 0752-1

User: moneal  
Form ID: 3180RI

Page 2 of 2  
Total Noticed: 44

Date Rcvd: Aug 31, 2018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

24527760 +EDI: TSYS2.COM Sep 01 2018 04:33:00 MCYDSNB, 9111 Duke Blvd, Mason, OH 45040-8999  
24686893 +E-mail/Text: brian@bitlaw.org Sep 01 2018 00:56:05  
The Law Offices of Brian Ira Tanenbaum, Ltd., 2970 Maria Avenue Suite 207,  
Northbrook, IL 60062-2024

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

24621425\* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
24732396\* American Express Bank FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701  
24687064\* +Brian Ira Tanenbaum, Esq., Law Offices of Brian Ira Tanenbaum, 2970 Maria Ave., Suite 207,  
Northbrook, IL 60062-2024

TOTALS: 0, \* 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Sep 02, 2018

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 31, 2018 at the address(es) listed below:

Brian P Welch on behalf of Creditor Adeeba Sarwar bwelch@burkelaw.com, gbalderas@burkelaw.com  
David K Welch on behalf of Creditor Adeeba Sarwar dwelch@burkelaw.com,  
gbalderas@burkelaw.com/bwelch@burkelaw.com/welchdr67393@notify.bestcase.com  
Eugene J Geekie, JR on behalf of Interested Party Lucky # 5409, Inc. Eugene.geekie@saul.com,  
cynthia.enright@saul.com  
Eugene J Geekie, JR on behalf of Debtor 1 Azhar H. Chaudhry Eugene.geekie@saul.com,  
cynthia.enright@saul.com  
Kevin H Morse on behalf of Debtor 1 Azhar H. Chaudhry kevin.morse@saul.com  
Michael L. Gesas on behalf of Debtor 1 Azhar H. Chaudhry michael.gesas@saul.com,  
jurate.medziak@saul.com  
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov  
Robert E Richards on behalf of Creditor IHOP Restaurants LLC robert.richards@dentons.com,  
NDIL\_ECF@dentons.com  
Sarah E Barngrover on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
amps@manleydeas.com  
Todd J Ruchman on behalf of Creditor JPMORGAN CHASE BANK, NATIONAL ASSOCIATION  
amps@manleydeas.com  
William Murakowski on behalf of Petitioning Creditor RY General Contractors caine93@live.com  
William Murakowski on behalf of Petitioning Creditor Empire Restaurant Group, LLC  
caine93@live.com  
William A. Williams on behalf of Debtor 1 Azhar H. Chaudhry bill.williams@saul.com

TOTAL: 13